

UNITED STATES BANKRUPTCY COURT Northern District of Texas

**Notice of
Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 11/3/14.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

| | |
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| Eric Kevin Gormly dba The Gormly Law Firm, PLLC 7216 Alto Caro Drive Dallas, TX 75248 | Leah Marie Gormly 7216 Alto Caro Drive Dallas, TX 75248 |
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|--------------------------------|---|
| Case Number: 14-35314-bjh13 | Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-1505 xxx-xx-8077 |
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|---|---|
| Attorney for Debtor(s) (name and address): Eric Kevin Gormly 7216 Alto Caro Drive Dallas, TX 75248 Telephone number: 972-387-3190 | Bankruptcy Trustee (name and address): Thomas Powers 125 E. John Carpenter Frwy., Suite 1100 Irving, TX 75062-2288 Telephone number: 214-855-9200 |
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Meeting of Creditors

Date: **December 18, 2014**

Time: **08:30 AM**

Location: **125 E. John Carpenter Freeway, Suite 1100, Irving, TX 75062**

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **3/18/15**

For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002 (c)(1)):

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Filing of Plan, Hearing on Confirmation of Plan

The debtor has not filed a plan as of this date. You will be sent separate notice of the hearing on confirmation of the plan.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office:

1100 Commerce Street
Room 1254
Dallas, TX 75242
Telephone number: 214-753-2000

For the Court:

Clerk of the Bankruptcy Court:
Tawana C. Marshall

Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: 11/6/14

EXPLANATIONS

B9I (Official Form 9I) (12/12)

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| Filing of Chapter 13 Bankruptcy Case | A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise. |
| Legal Advice | The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. |
| Creditors Generally May Not Take Certain Actions | Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. |
| Meeting of Creditors | A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court. |
| Claims | A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 10") can be filed online at the Bankruptcy Court's Website:(http://www.txnb.uscourts.gov) or at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid, you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i> |
| Discharge of Debts | The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline. |
| Exempt Property | The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. |
| Bankruptcy Clerk's Office | Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office. |
| Creditor with a Foreign Address | Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case. |
| Refer to Other Side for Important Deadlines and Notices | |

United States Bankruptcy Court
Northern District of TexasIn re:
Eric Kevin Gormly
Leah Marie Gormly
DebtorsCase No. 14-35314-bjh
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0539-3

User: bzisk
Form ID: b9iPage 1 of 2
Total Noticed: 74

Date Rcvd: Nov 06, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2014.

db/jdb +Eric Kevin Gormly, Leah Marie Gormly, 7216 Alto Caro Drive, Dallas, TX 75248-4209
 aty Allen Landerman, Allen Landerman, P.C., 6211 W. Northwest Highway, Suite C253C & D, Dallas, TX 75225
 tr Thomas Powers, 125 E. John Carpenter Frwy., Suite 1100, Irving, TX 75062-2288
 16360753 +AES-SLMA Trust, P.O. Box 61047, Harrisburg, PA 17106-1047
 16360770 +APS Service, 1910 Pacific Ave., Suite 15650, Dallas, TX 75201-4529
 16360747 +Access Group Inc., 10 N High St., Suite 400, West Chester, PA 19380-3014
 16360756 American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 16360735 Asset Acceptance LLC -alternate address, PO Box 2036, Warren, MI 48090-2036
 16360761 Atmos Energy, PO Box 790311, St. Louis, MO 63179-0311
 16360724 +Balanced Healthcare Receivables, LLC, For Quest Diagnostics, 164 Burke Street, Suite 201, Nashua, NH 03060-4783
 16360740 Capital Management Service, 698 1-2 S. Ogden Street, Buffalo, NY 14206-2317
 16360767 +Cornerstone Animal Clinic, 11909 Preston Road, Suite 1456, Dallas, TX 75230-6114
 16360757 +++++DEUTSCHE BANK ELT SLM TRUSTS, 11600 AMERICAN DREAM WAY, RESTON VA 20190-4758
 (address filed with court: Deutsche Bank Elt Slm Trusts, 11600 Sallie Mae Drive, Reston, VA 20193-0000)
 16360705 +Dallas Central Appraisal District, 2949 Stemmons Freeway, Dallas, TX 75247-6195
 16360751 +Debt Management and Collections System, U.S. Department Of Education, P.O. Box 5609, Greenville, TX 75403-5609
 16360713 +Doctors Reporting Service of Texas, Inc., 800 East Campbell Road, Suite 399, Richardson, TX 75081-1862
 16360748 +Edfinancial, 120 N. Seven Oaks Drive, Knoxville, TN 37922-2359
 16360723 Enhanced Recovery Company, LLC, PO Box 23870, Jacksonville, FL 32241-3870
 16360766 +Evergreen Medical Billing, 2929 Carlisle Street, Suite 260, Dallas, TX 75204-4068
 16360720 FMS Investment Corp., PO Box 1423, Elk Grove Village, IL 60009-1423
 16360719 FMS, Inc., PO Box 707601, Tulsa, OK 74170-7601
 16360743 +Factact Free Disclosure, PO Box 1000, Chester, PA 19016-1000
 16360749 Fedloan Servicing -PHEAA, PO Box 69184, Harrisburg, PA 17106-9184
 16360752 +GC Services, LP, For American Education Services, 6330 Gulfton, Houston, TX 77081-1108
 16360710 Glaucoma Associates of Texas, PO Box 730475, Dallas, TX 75373-0475
 16360729 +GoMow.com, 101 South Coit, Suite 36 No. 115, Richardson, TX 75080-5743
 16360716 ICA Collections, Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
 16360771 +Intel Investigations, 1910 Pacific Ave., Suite 15650, Dallas, TX 75201-4529
 16360715 JP Morgan Chase Bank, N.A., PO Box 659754, San Antonio, TX 78265-9754
 16360725 +Laboratory Corporation of America, PO Box 2230, Burlington, NC 27216-2230
 16360727 Linz and Chandler, 400 Katy Building, 701 Commerce Street, Dallas, TX 75202-4599
 16360731 MCI, 500 Technology Drive, Suite 800, Weldon Spring, MO 63304-2225
 16360714 Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
 16360730 North Texas Tollway Authority, PO Box 260928, Plano, TX 75026-0928
 16360722 +Northland Group, Inc., PO Box 390846, Minneapolis, MN 55439-0846
 16360733 +On Time Couriers and Process, 1700 Pacific Avenue, Suite 1040, Dallas, TX 75201-7487
 16360758 +Pennsylvania Higher Education, PO Box 61017, Harrisburg, PA 17106-1017
 16360728 ProCollect Inc., PO Box 550369, Dallas, TX 75355-0369
 16360759 +Richard Wells, 6211 W. Northwest Highway, Suite 251, Dallas, Texas 75225-3460
 16360704 +Richardson ISD Tax Office, 970 Security Row, Richardson, TX 75081-2234
 16360754 +SLC Student Loan Trust, PO Box 15316, Wilmington, DE 19850-5316
 16360707 Seterus, PO Box 2008, Grand Rapids, MI 49501-2008
 16360772 +Shackelford, Melton & McKinley, 3333 Lee Parkway, 10th Floor, Dallas, TX 75219-5139
 16360768 State Farm Lloyds, PO Box 799100, Dallas, TX 75379-9100
 16360709 Texas Medicine Resources, PO Box 8549, Fort Worth, TX 76124-0549
 16360711 Texas Retina Associates, PO Box 650037, Dallas, TX 75265-0037
 16360732 Thomson Reuters, 610 Opperman Drive, Eagan, MN 55123-1396
 16360750 +U.S. Department of Education, 830 First St., NE, Washington, DC 20202-0004
 16360769 United Mechanical, 11540 Plano Rd., PO Box 551206, Dallas, TX 75355-1206
 16360726 +Van Ru Credit Corporation, PO Box 1027, Skokie, IL 60076-8027
 16360721 Williams and Fudge, Inc., For PNC Bank, 300 Chatham Ave., PO Box 11590, Rock Hill, SC 29731-1590
 16360744 Windham Professionals, For Access Group, Inc., PO Box 1048, Salem, NH 03079-1048
 16360739 +Zwicker & Associates PC, 80 Minuteman Road, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

16360765 EDI: ATTWIREBK.COM Nov 06 2014 22:23:00 AT & T, P.O. Box 5093, Carol Stream, IL 60197-5093
 16359966 EDI: AIS.COM Nov 06 2014 22:23:00 American InfoSource LP as agent for, Texas Health Resources, as assignee of TEXAS HEALTH PRESBYTERIAN, PO Box 248838, Oklahoma City, OK 73124-8838
 16360718 +EDI: RMCB.COM Nov 06 2014 22:23:00 American Medical Collection Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
 16360734 EDI: ACCE.COM Nov 06 2014 22:23:00 Asset Acceptance LLC, PO Box 1630, Warren, MI 48090-1630

District/off: 0539-3

User: bzisk
Form ID: b9iPage 2 of 2
Total Noticed: 74

Date Rcvd: Nov 06, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

16360745 EDI: BANKAMER.COM Nov 06 2014 22:23:00 Bank Of America, PO Box 982235,
El Paso, TX 79998-2235
 16360762 E-mail/Text: secbankruptcy@dallascityhall.com Nov 06 2014 22:39:11 City of Dallas,
City Hall, 2D South, Dallas, TX 75277
 16360746 +EDI: CHASE.COM Nov 06 2014 22:23:00 Chase-Bank One Card Services, PO Box 15298,
Wilmington, DE 19850-5298
 16360736 +EDI: CCS.COM Nov 06 2014 22:23:00 Credit Collection Service, PO Box 9136,
Needham, MA 02494-9136
 16360738 EDI: DISCOVER.COM Nov 06 2014 22:23:00 Discover Financial Services, 2500 Lake Cook Road,
Riverwoods, IL 60015
 16360706 +E-mail/Text: secbankruptcy@dallascityhall.com Nov 06 2014 22:39:12 Dallas County Tax Office,
500 Elm Street - Records Building, 1st Floor, Dallas, TX 75202-3304
 16360741 +E-mail/Text: bankruptcy@ersinc.com Nov 06 2014 22:40:23 Enterprise Recovery Systems,
2000 York Road, Suite 114, Oak Brook, IL 60523-8863
 16360703 EDI: IRS.COM Nov 06 2014 22:23:00 Internal Revenue Service, Department of the Treasury,
PO Box 30309, Memphis, TN 38130-0309
 16360737 +EDI: MID8.COM Nov 06 2014 22:23:00 Midland Credit Management - Midland Funding LLC,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 16360717 +EDI: RMCB.COM Nov 06 2014 22:23:00 Retrieval Masters Creditor Bureau, Inc.,
4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1616
 16360764 EDI: NEXTEL.COM Nov 06 2014 22:23:00 Sprint, PO Box 54977, Los Angeles, CA 90054-0977
 16360708 E-mail/Text: bankruptcy@sw-credit.com Nov 06 2014 22:39:42 Southwest Credit Systems, LP,
4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
 16360760 E-mail/Text: txu_legal_collections@txu.com Nov 06 2014 22:40:02 TXU Energy, PO Box 650700,
Dallas, TX 75265-0700
 16360755 E-mail/Text: bkyelectnotices@tgslc.org Nov 06 2014 22:40:07
Texas Guarantee Student Loan Corp., PO Box 83100, Round Rock, TX 78683-3100
 16360712 EDI: TEXASHEALTH.COM Nov 06 2014 22:23:00 Texas Health Presbyterian Hospital Dallas,
PO Box 910115, Dallas, TX 75391-0115
 16360763 +E-mail/Text: merce.soliman@twcable.com Nov 06 2014 22:40:10 Time Warner Cable,
3301 W. Royal Lane, Irving, TX 75063-6014
 16360742 EDI: WESTASSET.COM Nov 06 2014 22:23:00 West Asset Management, Inc.,
For Department Of Education, PO Box 105668, Atlanta, GA 30348-5668

TOTAL: 21

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2014 at the address(es) listed below:

NONE.

TOTAL: 0